



WESTGATE RESORTS

Dear Valued Westgate Owner,

I want to begin by thanking you for being a part of the **Westgate** family. We all know how important quality vacations are to the health and happiness of our families, and I'm proud that you have faith in Westgate to deliver you and your family a lifetime of wonderful vacation memories.

When I founded **Westgate Resorts** in 1980, my dream was to start a company that builds and operates the finest timeshare resorts in the world. We started with 16 villas in an orange grove a mile from Walt Disney World in Orlando, Florida, and over 32 years later Westgate Resorts has developed more than 10,000 luxury villas at 27 great resort locations throughout the United States. Now one of my greatest joys is traveling around the country, meeting our owners and hearing all of their wonderful stories about the incredible vacation experiences their families have shared at Westgate. While many of my friends are retiring and enjoying their "golden years", I am working harder than ever to make sure that your family has the best vacation ever. You have my personal commitment to continually improve and innovate to deliver the best resort vacation experiences possible.

As a result of the hard work and dedication of my executive team, **Westgate is in the best financial condition** in our 32 year history. We have worked diligently to improve our resorts, reduce costs where possible and deliver new and exciting benefits and services to our owners.

In response to our owners' desire to shop and earn **rewards** with **Westgate**, we have recently rolled out a new loyalty program exclusively for our owners. This program provides you with the opportunity to get **cash back rewards** on your everyday Internet shopping in addition to your **Westgate** owner referral **rewards**. Please check out this new and exciting program at **www.WestgateRewards.com**. I look forward to hearing your feedback on this new loyalty program.

In addition to the hundreds of villas that we have upgraded this year throughout the 27 **Westgate** resorts, we have also expanded our resort amenities, restaurants and retail shops, to include enhanced discounts and **complimentary wireless Internet access** for all of our owners. We continue to expand our **green energy savings** programs and have saved our owners almost **\$1 million** over the prior year. This added efficiency has resulted in our ability to keep your maintenance fees low. **As a result of these and other cost savings, your maintenance fees had only a small increase, however you can offset that increase by taking advantage of our early payment discount.**

We are offering a special incentive to reward those owners that pay their HOA dues early. We are offering the following discounts: If you pay your entire Maintenance and Tax Assessment or Use Fee by November 1st, you will receive a **4% discount** or a **2% discount** if you pay by December 1st. Please refer to the discount and contest page enclosed for further information. In addition, we are offering \$500 in travel savings credits as a further offset to your cost of ownership that will be available for use through the **Westgate Cruise & Travel Collection** beginning January 2013. These savings credits will be available on **www.WestgateCruiseandTravel.com** after January 1st and may be used to purchase discounted hotels, cruises and other travel products and services.



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Another exciting development in 2012 is the expansion of our extremely popular **Developer Exchange Program**. This program allows you to exchange from your home resort to another **Westgate** resort for a small exchange fee without having any other exchange memberships. Please contact us directly at **800-925-9999 (Option 3)** to make sure you are taking advantage of your ability to exchange your week and stay at any of the other **Westgate** resort locations around the country.

Based on our owners' feedback, we have made some significant advances in our technology and how we interact with our owners before, during and after your stay with us. Through our **Westgate Owner Account Management** system you can now perform many reservations functions online, including: search for availability, book & confirm reservations, exchange or deposit your week with Westgate or an exchange company and many more. Please visit **www.WestgateOwners.com** to check out these new tools.

I want to affirm my commitment to exceeding your expectations for quality service each time you stay with us. In response to our owners' desire for immediate and dedicated feedback during their resort stay we have developed a new customer service team called the **Resort Rapid Response Team (RRR)** that is dedicated to communicating to our owners in real-time while you are visiting our resorts. While we will continue to send you surveys after your stay and make improvements based on your suggestions, this team will give you a direct line of communication between your family and our most capable and dedicated customer service team members. We are here to solve any challenges you may have while on property and give you the latest updates on resort activities as well as special offers and owner discounts at our restaurants, spas and entertainment venues. Please look for our Facebook and Twitter account contact information that is posted throughout your resort or email us at **westgate_customercare@wgresorts.com**.

Finally, I want to make sure that you are aware as a Westgate owner you are entitled to receive **special rental discounts** to stay at any time during the year at any **Westgate Resorts** property, and that we can even help plan your most memorable family events including family reunions, weddings, church group outings and corporate events. We are excited to have welcomed many of our owners, their families and friends to celebrate these events with us. Please contact us at **866-731-7259** or **groups@westgatedestinations.com** for more information about our **Westgate Owner Group and Event Planning Services Department**.

I want to thank you again for your confidence in **Westgate** and encourage you to take advantage of all of the vacation opportunities that we have to offer. It is my pleasure to continue to provide a lifetime of quality vacations to you and your family.

Yours Truly,

David Siegel
Chairman of the Board, President and CEO
Westgate Resorts

P.S. Be on the lookout for a new and exciting program that Westgate is currently developing that will help you earn more money!